

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
David J Parker	§	Case No. 15-11434
Kathleen Hope Parker	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/30/2015 . The undersigned trustee was appointed on 03/30/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 55,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	10,144.63
Bank service fees	881.74
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	3,451.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 40,522.63

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/21/2015 and the deadline for filing governmental claims was 09/28/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,232.29 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,232.29 , for a total compensation of \$ 3,232.29 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 14.60 , for total expenses of \$ 14.60 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/08/2018 By: /s/Joji Takada, Chapter 7 Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-11434 BWB Judge: Bruce W. Black Trustee Name: Joji Takada, Chapter 7 Trustee

Case Name: David J Parker Date Filed (f) or Converted (c): 03/30/2015 (f)
 Kathleen Hope Parker 341(a) Meeting Date: 04/27/2015

For Period Ending: 01/08/2018 Claims Bar Date: 08/21/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 400 Feeny Drive, Minooka, Il 60447 Value Per Debtors	200,705.00	200,705.00		0.00	FA
2. Cash On Hand	168.00	0.00		0.00	FA
3. Checking Account With Standard Bank And Trust	1,500.00	0.00		0.00	FA
4. Saving Account With Standard Bank And Trust Savings Account	250.00	0.00		0.00	FA
5. Saving Account With Standard Bank And Trust Savings Account	40.00	0.00		0.00	FA
6. Checking Account With Chase Bank	500.00	0.00		0.00	FA
7. Pre-Paid Card With Aline	8.00	0.00		0.00	FA
8. Household Goods And Furnishings	1,000.00	0.00		0.00	FA
9. Wearing Apparel	550.00	0.00		0.00	FA
10. Costume Jewelry	50.00	0.00		0.00	FA
11. Term Life Insurance Through Country Companies No Cash Surrender	0.00	0.00		0.00	FA
12. Pension Through Union Defined Benefit Plan	0.00	0.00		0.00	FA
13. EEOC Lawsuit Against Alden Estates Of Naperville, Inc. Case	0.00	0.00		55,000.00	FA
14. In Tax Year 2014, Mr. Parker Received A \$7,200.00 Tax Refund	0.00	0.00		0.00	FA
15. In Tax Year 2014, Mrs. Parker Received A Tax Refund Of \$5,000	0.00	0.00		0.00	FA
16. 2007 Ford Taurus With 168,000 Miles Value Per Kbb.Com	2,242.00	0.00		0.00	FA
17. 2001 Ford Taurus With 200,000 Miles Value Per Kbb.Com	1,033.00	0.00		0.00	FA
18. 2005 Dodge Grand Caravan With 110,000 Miles Value Per Kbb.Co	2,087.00	0.00		0.00	FA
19. Mics. Brushes And Ladders	100.00	0.00		0.00	FA
20. Two Cats And One Dog	0.00	0.00		0.00	FA
21. Personal Injury Lawsuit (u) Personal injury lawsuit against the Village of Crestwood Barrera, et. al. v. The Village of Crestwood, et. al., case #: 90 L 7097	0.00	1.00	OA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$210,233.00 \$200,706.00 \$55,000.00 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Obtained settlement re: EEOC claim; Investigating personal injury claim. - Joji Takada 12/22/2015

Exhibit A

Tax professional hired re estate tax return. - Joji Takada 6/27/2016

Estate returns filed; Monitoring class action lawsuit. - Joji Takada 11/24/2016

Monitoring class action lawsuit. - Joji Takada 4/4/2017

Abandoned class action lawsuit; Preparing TFR. - Joji Takada 8/20/2017

Preparing TFR and distribution. - Joji Takada 12/16/2017

Initial Projected Date of Final Report (TFR): 03/30/2017

Current Projected Date of Final Report (TFR): 03/30/2018

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-11434

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit B

Case Name: David J Parker

Bank Name: Associated Bank

Kathleen Hope Parker

Account Number/CD#: XXXXXX0080

Checking

Taxpayer ID No: XX-XXX0475

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/08/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/23/15	13	Alden Estates of Naperville Inc.	Settlement payment Installment payment re settlement of EEOC claim	1149-000	\$5,000.00		\$5,000.00
07/25/15	1001	Kathleen Parker c/o Upright Law 79 W Monroe, 5th Floor Chicago, IL 60603 Attn: Andrew Weiss	Exemption Joint-debtor's exemption in EEOC claim	8100-002		\$3,451.00	\$1,549.00
08/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$1,539.00
09/08/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$1,529.00
10/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$1,519.00
10/20/15	13	Alden Estates of Naperville Inc.	Settlement payment Settlement re EEOC claim	1149-000	\$50,000.00		\$51,519.00
11/06/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$31.03	\$51,487.97
12/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$74.07	\$51,413.90
01/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$76.44	\$51,337.46
02/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$76.33	\$51,261.13
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$71.29	\$51,189.84
03/30/16	1002	Arthur B Levine Company 4501 Cartwright Road, Suite 402 Missouri City, Texas 77459	Blanket Bond Premium	2300-000		\$57.43	\$51,132.41
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$76.10	\$51,056.31

Page Subtotals:

\$55,000.00

\$3,943.69

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-11434

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit B

Case Name: David J Parker

Bank Name: Associated Bank

Kathleen Hope Parker

Account Number/CD#: XXXXXX0080

Checking

Taxpayer ID No: XX-XXX0475

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/08/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$73.48	\$50,982.83
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$75.79	\$50,907.04
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$73.24	\$50,833.80
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$75.58	\$50,758.22
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$75.46	\$50,682.76
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$72.93	\$50,609.83
12/23/16	1003	Department of Treasury Internal Revenue Service Center Cincinnati, Ohio 45999-0039	Tax payment Bankruptcy estate tax payment	2810-000		\$7,850.00	\$42,759.83
12/23/16	1004	Illinois Department of Revenue PO Box 19053 Springfield, Illinois 62794-9053	Tax payment Bankruptcy estate tax payment	2810-000		\$2,062.00	\$40,697.83
01/25/17	1005	Illinois Department of Revenue PO Box 19053 Springfield, Illinois 62794-9053	Tax payment 2015 estate income tax	2810-000		\$130.76	\$40,567.07
03/22/17	1006	Department of Treasury Internal Revenue Service Center Cincinnati, Ohio 45999-0039	Tax payment Estate tax to IRS	2810-000		\$44.44	\$40,522.63

COLUMN TOTALS	\$55,000.00	\$14,477.37
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$55,000.00	\$14,477.37
Less: Payments to Debtors	\$0.00	\$3,451.00
Net	\$55,000.00	\$11,026.37

Page Subtotals: \$0.00 \$10,533.68

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX0080 - Checking	\$55,000.00	\$11,026.37	\$40,522.63
	-----	-----	-----
	\$55,000.00	\$11,026.37	\$40,522.63
<hr/>			
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$55,000.00		
Total Gross Receipts:	\$55,000.00		

Page Subtotals: \$0.00 \$0.00

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-11434

Date: January 19, 2018

Debtor Name: David J Parker

Claims Bar Date: 8/21/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Administrative		\$0.00	\$3,232.29	\$3,232.29
100 2200	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Administrative		\$0.00	\$14.60	\$14.60
100 2810	Department of Treasury Internal Revenue Service Center Cincinnati, Ohio 45999-0039	Administrative		\$0.00	\$7,894.44	\$7,894.44
100 2810	Illinois Department of Revenue PO Box 19053 Springfield, Illinois 62794-9053	Administrative		\$0.00	\$2,192.76	\$2,192.76
100 3310	Callero and Callero LLP 7800 North Milwaukee Avenue Niles, Illinois 60714 Attn: Ryan Matsui	Administrative		\$0.00	\$1,165.00	\$1,165.00
1 300 7100	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$0.00	\$300.00	\$300.00
2 300 7100	Midland Credit Management, Inc As Agent For Midland Funding Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$0.00	\$646.09	\$646.09
3 300 7100	CAPITAL ONE BANK (USA), N. A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$0.00	\$326.94	\$326.94
4 300 7100	American Infosource Lp As Agent For Presence Health Po Box 248838 Oklahoma City, Ok 73124-8838	Unsecured		\$0.00	\$60.00	\$60.00

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-11434

Date: January 19, 2018

Debtor Name: David J Parker

Claims Bar Date: 8/21/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
5 300 7100	Jefferson Capital Systems Llc Purchased From Comenity Bank Po Box 7999 Saint Cloud Mn 56302-9617 Orig By: Comenity Bnk/Victoria's S	Unsecured		\$0.00	\$910.30	\$910.30
6 300 7100	Portfolio Recovery Associates, Llc Successor To Capital One Bank (Usa), N.A. Pob 41067 Norfolk Va 23541	Unsecured		\$0.00	\$589.51	\$589.51
7 300 7100	Dell Financial Services, Llc Resurgent Capital Services Po Box 10390 Greenville, Sc 29603-0390	Unsecured		\$0.00	\$1,784.62	\$1,784.62
8 300 7100	Lvnv Funding, Llc Its Successors And Assigns As Assignee Of Springcastle Credit Funding Trust Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587	Unsecured		\$0.00	\$4,699.12	\$4,699.12
Case Totals				\$0.00	\$23,815.67	\$23,815.67

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-11434

Case Name: David J Parker

Kathleen Hope Parker

Trustee Name: Joji Takada, Chapter 7 Trustee

Balance on hand \$ 40,522.63

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Joji Takada	\$ 3,232.29	\$ 0.00	\$ 3,232.29
Trustee Expenses: Joji Takada	\$ 14.60	\$ 0.00	\$ 14.60
Accountant for Trustee Fees: Callero and Callero LLP	\$ 1,165.00	\$ 0.00	\$ 1,165.00
Other: Department of Treasury	\$ 7,894.44	\$ 7,894.44	\$ 0.00
Other: Illinois Department of Revenue	\$ 2,192.76	\$ 2,192.76	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 4,411.89

Remaining Balance \$ 36,110.74

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 9,316.58 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group Llc As Agent For	\$ 300.00	\$ 0.00	\$ 300.00
2	Midland Credit Management, Inc	\$ 646.09	\$ 0.00	\$ 646.09
3	CAPITAL ONE BANK (USA), N. A.	\$ 326.94	\$ 0.00	\$ 326.94
4	American Infosource Lp As Agent For	\$ 60.00	\$ 0.00	\$ 60.00
5	Jefferson Capital Systems Llc	\$ 910.30	\$ 0.00	\$ 910.30
6	Portfolio Recovery Associates, Llc	\$ 589.51	\$ 0.00	\$ 589.51
7	Dell Financial Services, Llc	\$ 1,784.62	\$ 0.00	\$ 1,784.62
8	Lvnv Funding, Llc Its Successors And Assigns As	\$ 4,699.12	\$ 0.00	\$ 4,699.12

Total to be paid to timely general unsecured creditors \$ 9,316.58

Remaining Balance \$ 26,794.16

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.3 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 68.03 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 26,726.13 .